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ABSTRACT

The King Pre-Retirement Checklist (KPRC) was used to assess and compare pre-retirement planning of White to Native American respondents in 10 areas: financial, social, family cohesion, mobility/health, safety/security, productivity, time management, recreation/entertainment, ego integrity, and cognitive processing. Utilizing stratified random sampling of Midwestern residents, an attempt was made to include both sexes, urban and rural residents, different socioeconomic and age levels, and proportional representation from both Caucasian and Native American populations; the resulting sample was felt to be representative of the nation except for Black and Hispanic representation and large metropolitan areas. Sampling yielded 458 usable returns, 85.1% from Whites and 13.9% from Native Americans, primarily Lakota/Dakota Sioux. Results indicated that White respondents scored higher in all categories of pre-retirement planning when compared to Native American respondents. Significant differences were realized in the planning factors of safety/security, mobility/health, time management, and ego integrity as well as in total score comparison. The concept of ego integrity may be defined differently among Native Americans than among Whites. In view of the relatively small sample size of Native American respondents and because the KPRC may be very sensitive to the issues of White populations and may even maintain a bias within its structure and definition of factors related to retirement, further study is encouraged. (NEC)

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A Comparative Study of Pre-Retirement Planning Between Native Americans and Whites

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Abstract

This study was designed to assess and compare pre-retirement planning of white to Native American respondents using the King Pre-Retirement Checklist.

Ten factors and a total score were used in this study assessing pre-retirement readiness. Item information was gleaned from longitudinal studies, situational studies and multiple definitions of retirement satisfaction by gerontological professionals, retired persons and factor analyses. The results indicated that white respondents scored higher in all categories of pre-retirement planning when compared to Native American respondents. Significant differences were realized in the planning factors of safety/security, mobility/health, time management and ego integrity as well as in total score comparison.

Key works: Pre-retirement readiness, retirement satisfaction, retirement planning, Native American, retirement planning factors.

INTRODUCTION:

Due to revolutions in medicine, the sciences of longevity, the economics of early retirement and the new threshold of awareness concerning retired persons, we are now focusing our attention on the sociological, economic, and psychological impact of retirement. Pre-retirement planning designed to enhance the retirement years is warranted.

This study was concerned with two facets of the retirement planning issue. The author's were concerned with comprehensive self-assessment of individuals facing retirement and comparing self-assessed retirement preparation between caucasians and Native Americans. The instrument developed for assessment and comparison was the King Pre-Retirement Checklist (KPRC).

DESCRIPTION OF THE INSTRUMENT

The KPRC was designed to measure ten primary factors related to retirement planning and provide a consistency and total score for respondents.

A brief description of each of the factors follows.

Financial - Measures the extent to which individuals are prepared for retirement relative to money matters.

Social - Measures how individuals perceive themselves in social interaction and in relationships during retirement years.

Family Cohesion - Measures how individuals feel about their family now and in the future.

Mobility/Health - Measures individuals' ability to get around or go from home to store, etc., and the physical well-being of persons now and in later years.

Safety/Security - Measures a feeling of safety from personal harm with a sense of property security.

Productivity - Measures abilities to remain constructive and productive for self and society.

Time Management - Measures how retirees will spend time when retired or semi-retired.

Recreation/Entertainment - Measures types of activities and attitudes toward leisure.

Ego Integrity - Measures acceptance of self and acceptance of changes that will occur as life continues.

Cognitive Processing - Measures determinations of how well persons think they can function mentally.

ADDED FACTORS

Total Score - Measures the overall view of retirement preparedness as compared to the norm group. This is obtained by adding all the raw scores of the ten primary factors.

Consistency Score - Ten questions were repeated once at various times throughout the checklist. One statement for each factor was repeated. The questions assist in determining how consistent the respondent was in answering.

METHOD OF STUDY

The King Pre-Retirement Checklist utilized a stratified random sample. An attempt was made to include both sexes, urban and rural, different socio-economic levels, various age levels, and proportioned representation from both Caucasian and Native American population. (See Figure 1)

The norms developed to this point included Midwestern residents. The Native American family primarily represented were Lakota/Dakota Sioux. The diversity of the population with regard to the above stratification areas was

Figure 1

DESCRIPTIVE CHARACTERISTICS OF SAMPLE POPULATION

Relative Freq. (PCT)	Income
3.5	0-$4,000
7.3	$4,001-8,000
10.9	$8,001-12,000
17.7	$12,001-16,000
13.0	$16,001-20,000
27.2	$20,001-30,000
14.4	$30,001-60,000
3.5	Over $60,000
2.4	Not Ind.

Relative Freq. (PCT)	Age
11.1	20-30
37.8	31-40
21.2	41-50
18.5	51-62
11.1	Over 62
0.3	Not Ind.

Relative Freq. (PCT)	Sex
45.9	Male
53.3	Female
0.3	Not Ind.

Relative Freq. (PCT)	Dependent on Social Security During Retirement
82.1	Yes
13.0	No
4.9	Not Ind.

Relative Freq. (PCT)	Marital Status
7.6	Single
76.9	Married
8.4	Divorced
4.9	Widow
0.5	Living Together
1.6	Not Ind.

Relative Freq. (PCT)	Ethnic
85.1	Caucasian
13.9	Native American
1.1	Not Ind.

felt to be representative of the nation. The exception was in the area of Black and Hispanic minority representation as well as representation from large metropolitan areas.

The first method of obtaining a sample was to employ (14) persons in different geographical areas of the Midwest. These persons were required to arrange for 30 to 40 individuals to take the King Pre-Retirement Checklist and fill out the accompanying demographic data sheet. The workers were instructed to follow guidelines set up relative to the stratification requirements. These instructions were followed and the results were appropriately representative.

The second sampling procedure was to select randomly, 100 persons from telephone directories selected through stratifications. The rate of return exceeded the average for this type of procedure (26%). The result of the two methods of obtaining a sample was 458 usuable returns. From this number, the norms were developed.

VALIDITY

Validity measures the degree to which an instrument actually measures what it intends to measure. Efforts were made by the authors to establish validity in the following ways.

Content Validity

Content Validity is concerned with the appearance of an instrument as it relates to the concept being measured. In this instrument, the concept is pre-retirement readiness. A staff of four professional psychologists were asked to review the factor categories for representativeness and place the statements into one of the ten separate factor categories. Any statement not directly relating to a specific factor or to retirement readiness was either modified appropriately or was replaced with an appropriate alternative. A consensus was reached with both category placement as well as the wording of each statement.

Face Validity

Face validity relates to the understandability of a concept or instrument to the respondent. The instrument was given to a pilot sample (28 persons) to ascertain the need for any further modifications to the instrument. Minor modifications were made to insure understandability.

Construct Validity

Construct validity of an instrument is concerned with the internal structure of an instrument; how items relate to factors; and how high and low scores in factors relate to the total concept being assessed. Both item analysis and rotated factor analyses were completed on the data. Item to item correlations ranged from .17 to .89. Factor analysis revealed a total of 10 separate factors for the instrument. The factors can best be represented by the factor labels indicated in this manual. The table of factor scores and total score to factor scores is as follows:

Figure 2

Table of Communality Scores for Internal Consistency N=458

Factor	r
Financial	.69
Social	.63
Family Cohesion	.66
Mobility/Health	.94
Safety/Security	.93
Productivity	.95
Time Management	.88
Rec./Entertainment	.84
Ego Integrity	.92
Cog. Processing	.94
Total Score	.98

The test construction remains very encouraging in view of the low to moderate correlation between statements, moderate correlation between statements and their factors and high correlation of communality between factors and total test results.

Criterion-Referenced Validity

Criterion-referenced validity remains concerned with the relationship of a concept to some external criterion. In this case, the degree of retirement readiness (high/low score on the King Pre-Retirement Checklist) was correlated with a Likert assessed question regarding satisfaction with retirement for a sample of thirty-eight retired individuals. A cross-tabulation was performed and yielded the following table of contingency coefficients.

Figure 3

Table of Contingency Coefficients with
Retirement Satisfaction vs. King Pre-Retirement Checklist Factor and Total Scores N=38

Factor	Contingency Coefficient
Financial	.84
Social	.72
Family Cohesion	.79
Mobility/Health	.82
Safety/Security	.81
Productivity	.85
Time Management	.78
Rec./Entertainment	.78
Ego Integrity	.85
Cognitive Processing	.79
Total Score	.85

Scores on the King Pre-Retirement Checklist appear to correlate highly with actual self-assessed satisfaction with retirement by retired persons. High

scores on the King Pre-Retirement Checklist in retirement readiness tend to relate to a high sense of satisfaction with retirement. Low scores suggest a relationship with lower satisfaction.

Reliability

Reliability is concerned with the consistency of an instrument and its ability to measure accurately over time. Reliability can be both internal in terms of design or external in terms of respondent results.

Two different efforts were used in assessing the reliability of the King Pre-Retirement Checklist.

An internal consistency score was built into the instrument for each respondent. One statement for each factor was restated elsewhere within the instrument. Any identical or similarly directed response was considered consistent. For example, a 5 or 4 answer on the first statement would be considered consistent in the restatement if a 5 or 4 was written. (3, 2, 1, was inconsistent). 5's and 4's were considered as the same value. 1's and 2's were considered as the same value. A summary of consistency was calculated for 327 members of the sample. The results were as follows:

Figure 4

N=327

Frequency Table of Consistency Scores

No.	Frequency	Cum. Frequency	Cum. %
10	82	327	100%
9	91	245	75%
8	62	154	47%
7	46	92	28%
6	27	46	14%
5	10	19	6%
4	6	9	3%
3	3	3	1%
2	0	0	0%
1	0	0	0%

Mean = 8.26 Median = 8.16 Mode = 9

The second effort at obtaining a measure of reliability was through re-testing a sample of 65 individuals two weeks from the date of original testing. The Pearson r's are indicated for both factors and the total score in the following table:

Figure 5

N=65

Table of Pearson r's for Test-Retest Reliability

Factor	r
Financial	.95
Social	.91
Family Cohesion	.83
Mobility/Health	.89
Safety/Security	.87
Productivity	.74
Time Management	.56
Rec./Entertainment	.87
Ego Integrity	.83
Cognitive Processing	.95
Total Score	.89

The two assessments of reliability indicate a moderate to high correlation both at the time of assessment and between pre and post assessments.

DISCUSSION OF DATA

Figure 6 graphically summarizes the medians of each of the ten separate factors for both Native Americans and Whites. Median scoring appears consistently higher for white respondents in each of the planning factors. Both groups produced the lowest median scores in financial and mobility/health.

Figure 7 illustrates Chi Square comparisons of responses between Native Americans and Whites.

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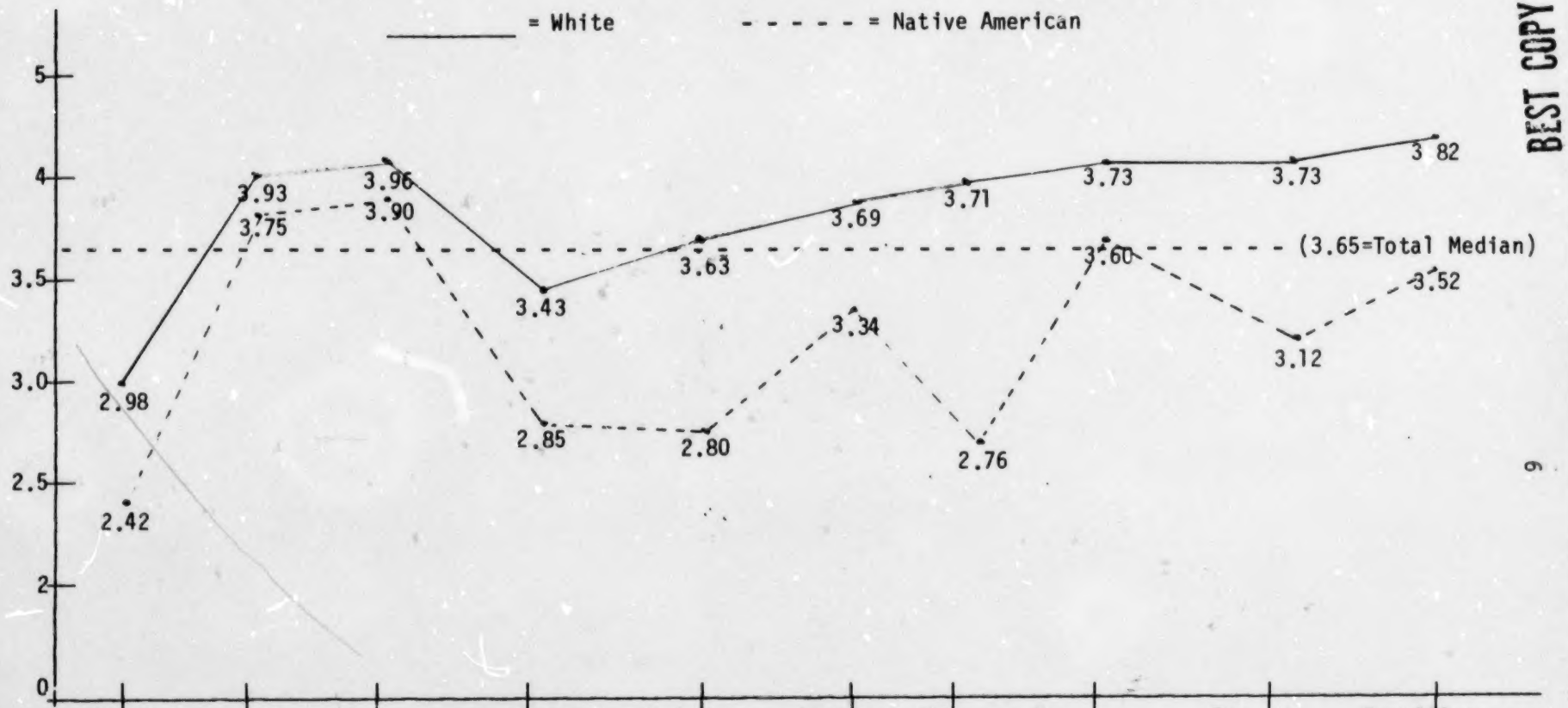
Figure 6

N=458

GRAPH OF MEDIAN COMPARISONS FOR EACH PLANNING FACTOR OF NATIVE AMERICANS AND WHITES



	Finan-cial	Social	Family Cohesion	Mobility/ Health	Safety/ Security	Produc-tivity	Time Mgmt.	Rec. Entertain.	Ego Integrity	Cognitive Processing
Total Median	35.8	43.2	43.6	54.9	43.5	59.0	44.5	52.2	85.9	49.7

Figure 7

Table of Chi Square Comparisons

White > Native American

Factor	Chi Square	Significant
Financial	.080	
Social	.738	
Family Cohesion	.787	
Mobility/Health	.037	Sig. .05
Safety/Security	.0001	Sig. .05
Productivity	.0532	
Time Management	.0001	Sig. .05
Rec./Entertainment	.9626	
Ego Integrity	.009	Sig. .05
Cognitive Processing	.134	
Total Score	.0004	Sig. .05

CONCLUSIONS:

The planning factors of social planning, family cohesion and cognitive processing received the highest median scores for both whites and Native American respondents. Financial and mobility/health planning factors for white respondents received the lowest median scores while, financial, mobility/health, safety/security and time management factors received the lowest median scores for Native American respondents. There appears to be some similarity in the perceptions of both Native American and white respondents with respect, the issues of finances and mobility/health. Native Americans appear to indicate a much greater concern with the issues of safety/security and time management in preparation for retirement. All median scores for planning factors as well as total score were higher for white respondents.

White respondents rated themselves significantly higher (.05 level) than Native American respondents in the separate planning factors of mobility/health,

safety/security, time management and ego integrity as well as in total score comparison. Native American respondents appeared less comfortable with the issues of safety, health, time management and ego integrity. The KPRC may be very sensitive to the issues of white populations and may even maintain a bias within its structure and definition of factors related to retirement. The concept of ego integrity, especially, may be defined differently among Native Americans than from whites. In view of the relatively small sample size of Native American respondents, more study is encouraged.